



April 2004

Spotlight

American Income Life & National Income Life

Volume 37 • Number 4



EXPLORING *the Senior Market*

A Monthly Publication with News, Ideas and Information for American Income Life and National Income Life Producers



FROM THE DESK OF:
Roger Smith
President & CEO
American Income Life

The Sled Dog Theory

Last month, I took Dottie and the kids on our second skiing trip. I'm not going to tell you about how majestic the mountains were or about how clear the vision was from the top. In fact, I disliked our first skiing experience so much I decided to do some things we had never done before.

The first day, we went snowmobiling. The second day, we did some skiing – me a little, Dottie and the kids a lot. The third day, I decided to step outside the box, and off we went on a dog sledding experience.

From the start, I felt like I was trapped in the Disney® movie *Snow Dogs*.

The movie is about a Miami Beach dentist who finds out he is adopted when his birth mother passes away and leaves him all her worldly possessions – an Alaskan homestead, seven Siberian huskies, and a border collie. In the process of claiming his inheritance, he discovers his roots and how to “mush” for the Arctic Challenge Sled Dog Race – an Iditarod-like race – with the best of them. It's a fun movie and, if you get the chance, you should have a look.

As this out of his element dentist learns the finer points of dog ownership – wet noses, wagging tails, stubborn streaks, chewing, fur balls, and a mischievous nature – he also learns the techniques of dog sledding and surviving the grueling challenges of a dog sled race.

In dog sledding, they have what they call *musher's terminology*. This terminology allows a musher to essentially direct the dogs to where they need to go. Dogs don't speak human – obviously – but they do understand commands, or simple one-word phrases which tell them what they need to do. Furthermore, the mushers themselves have a language all their own, most often used around the dog sledding circuit to refer to the dogs.

For example, there are *lead dogs*, *swing dogs*, *team dogs*, and *wheel dogs*. What this means, in the simplest terms, is that a dog's title represents their job among the other dogs. Therefore, a *lead dog* – usually the fastest and most intelligent – is the front dog, a *swing dog* handles the steering, a *wheel dog* handles the sled, and a *team dog* is one of the team.

Even though the *lead dogs*, via the musher's commands, lead the team, it is the *team dogs* who really doing all the work of pulling the sled.

I'm taking the long way around, but I'm coming to my point.

The point is, every dog has a job including those that are *team dogs*. Basically, you can't have a team without the *team dogs*.

Now on to how this applies to insurance. I know it's seems like a stretch, but bear with me.

The **Sled Dog Theory** actually has a lot of bearing on our hierarchy. What this means is, we all have our jobs within our Agencies in order to make things work.

For example, you have *SGAs* who run the business, *MGAs* who manage the business, *GAs* who supervise the field, *SAs* who field train Agents, and *Producers* who produce. Again, you can't have one without the other to have a successful Agency, and everyone has a job to do including those who are a part of the team.

Just as not every dog is a *lead dog*, not everyone is destined to be a Manager, but that does not mean they don't have a place within the ranks of American Income and National Income. In fact, those who are *not* Managers, but are Career Agents are actually the life-blood of this Company.

Our Career Agents are the ones who keep our organization up and going. These are the people who are in the field everyday letting our customers know American Income and National Income will stand by their policy and them.

Therefore, in a continued effort towards developing our new culture of quantity and quality, and to recognize our Career Agents for what they do each and every day, we have modified the **Retention Bonus** to reward those Producers who have been with the Company longer than eight months. To find out about the modifications to this bonus, contact your Manager or SGA. We have also added a page to the *Spotlight* to recognize those Producers with tenure. Turn to Page 8 and join us in congratulating those Producers with April anniversaries.

I would like to take this opportunity to recognize the commitment and tremendous effort our Producers put into making this Company a success. You are the true foot soldiers who have made this Company what it is today. You are the true representatives of what Mr. Rapoport calls, “the world's greatest sales force.”

Come together, quantity and quality in 2004!

Dates to Remember

Wednesday, May 26, 2004

All business and PR credits must be in the Home Office to count for May production.

Monday, May 31, 2004

The Home Office will be closed for the Memorial Day holiday.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$818,496.34 in bonuses. For more information on the monthly bonuses, turn to Page 15.

Required Retention Rate

Effective Jan. 1, 2004, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate or the minimum Net to Gross. Net to Gross is used only during the Producer's first eight months.

| | |
|---------------|-------|
| Retention: | 67.0% |
| Net to Gross: | 78% |

Congratulations are in Order!

Timothy Cruise, an Individual Producer with the Olson-Smith Agency, achieved \$200,000 of 13-month in-force premium.

Omar Hashimi, a GA with the Jatof-Foti Agency, achieved \$100,000 of 13-month in-force premium.

Russell Lewis, an Individual Producer with the Durhon Oldham Agency, achieved \$100,000 of 13-month in-force premium.

David Solomonov, an MGA with the Joshua Chalom Agency, achieved \$100,000 of 13-month in-force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Cancun Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top two PR Representatives from each category, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fiesta Americana in Cancun! The convention will be held in June 2005.*

Group AD&D Checks

Group AD&D checks can be a great PR tool if promptly delivered and used effectively. *Unless the Home Office is instructed to handle these checks differently, the claim payments for SG certificates – Group AD&D policies – will be mailed to the SGA or the PR Rep (upon request) for delivery.* The purpose of handling these checks in this manner is for your Agency to gain the Public Relations benefit of providing prompt service to the group's membership.

Transmittal Forms

In our continuing focus on receipt of business and transmittals, please be sure you are using current transmittal forms. We have made many changes to the transmittal form over the last couple of years to facilitate quick processing. Unfortunately, we still receive outdated forms. Please take a moment and look through your inventory and make sure you only have the updated forms in supplies. *If you do not have any updated forms, you can access the current form online at the Agency Resource Center under Policy Issue.*

Reopen Reminders

The Home Office often receives amendments, CODs, and replacement checks for returned items on cases after they have been designated NTO or cancelled. If possible, we reopen the case with the updated information. However, there are times when a Good Health Statement (AG1781) is required before we can proceed. This statement must be provided with a reopen and a delay in obtaining this documentation can also delay the entire process, including advances. Here are things to keep in mind when trying to reopen an application:

- A Good Health Statement should be signed while in the home of the applicant and remitted with the delivery requirement. This must be included with every reopen that is over three months old and less than six months old.
- A list of all applications must be listed on a reopen request.
- Any application over six months old will require a new application. Please write reopen and the old policy number at the top of the new application.
- Reopened A&H apps will need to be re-dated with the current date.
- All reopen requests should be provided to the Policy Issue Department by the 20th of the month.

For more information on reopens, logon to the Agency Resource Center.

Mortgage Payment Protector

When completing the application for this coverage, list the plan name (30 Yr MP) and the Monthly Benefit applied for under the Plan or Riders and Benefits section on the front of the application. *It is very important that you indicate the Monthly Benefit and not the loan amount of the mortgage or the face amount of the applied coverage.* If this is not completed correctly a signed amendment will be required to alleviate misunderstandings as to the Monthly Benefit.

Redrafts on Returned Items

Many of you follow-up on returned item notices by making telephone contact with the policyholder. When doing this, please remember you must get the policyholder's verbal okay to re-draft their account. The Home Office cannot make the re-draft without the policyholder's permission. Also, when making contact with the policyholder, make certain they understand that the re-draft will be done immediately so there is no possibility of overdraft charges. **If you instruct the Home Office to process a re-draft without making contact with the policyholder, you could be responsible for the overdraft charges.**

Reinstatement Procedures

This is a reminder that effective June 1, 2003 we are making the following changes to our reinstatement guidelines:

- We will allow waiving premium or re-date only on cases submitted on bank draft (ACH) with a policyholder check.
- We will allow a maximum of 90 days to be waived on that bank draft business.
- Premium will be accepted by way of money order or Agency check, but the Home Office will call to verify payment before processing. All back premiums must be collected for those reinstatements.
- We will allow recoding with only one month premium if that premium is paid with a policyholder check and it is on bank draft.

Calculating Draft Dates

Calculating the correct draft date is extremely important. Since most premiums are paid by an ACH debit to the customer's account, the dates must be accurate to overdraft charges and cancellations.

Please note, we do not have draft dates for the 29th to 31st of the month. Should one of these dates be chosen, the Home Office will use the first. Also, we cannot draft more than 14 days past the policy due date.

For more information on calculating draft dates, please refer to the Agency Resource Center.

Collecting CWA on Large Cases

Under the UW Limits and Guidelines link on the Agency Resource Center there is valuable information about Oral Specimen requirements, Need Memos, and CWA for larger cases. *The guideline related to larger cases instructs you NOT to collect CWA for certain face amounts or for the Annual Renewable Term Plan (ART). PI/UW will return CWA on any case when the face amount applied for is \$300,000 or more. If the applicant is under 18, the face amount limit is \$100,000.* Also, be aware that UW has the option to return CWA on any case if the medical history warrants that action.

Founder's Club Outstanding Producers

First Quarter 2004

| Agent | SGA | Times Qualified | Total Net ALP | N/G* | Retention |
|-------------------|-------------|-----------------|---------------|------|-----------|
| Timothy Cruise | Olson-Smith | 14 | \$73,247 | | 81.9 |
| Carla Miller | John Akers | 2 | 65,742 | | 76.5 |
| Daniel Potilechio | Olson-Smith | 1 | 56,336 | | 81.7 |
| Curt Snow | Jatoft-Foti | 2 | 50,749 | | 83.4 |

* Percentage of Net to Gross

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted To Supervising Agent

| | | | | | |
|--|---|--|--|---|---|
| Desiree Albertson Bill Jennings Colorado | Richard Eichler Mark Hancock Michigan | Cathy Hoffman David Zophin Connecticut | Andrew Manchon Jatoft-Foti California | John Riley Gen-Gen-Bitman Kansas | Lily Tchen David Cohen California |
| Dorcas Barrows Rick Mansfield Maine | Samuel Entriaken Marc Zipper Florida | Matthew Hogan Durhon Oldham Pennsylvania | Joanne Marks John Akers Nebraska | Duane Robertson John Akers Iowa | Vincent Terrie Gen-Gen-Bitman Illinois |
| Timothy Bettis Rick Altig Oregon | David Finken John Akers Nebraska | Melissa Jansen Rick Altig Manitoba | Billy Mathis Pat Shehan Alabama | Lisa Santiago Eric Giglione New York | Glen Thompson Pat Shehan Alabama |
| Jonna Blackwell Ali Shahrak North Carolina | James Ford Rick Mansfield Maine | Kurt Jenkins John Akers Nebraska | Scott Mellgren Gary Bleier Wisconsin | Ray Sharples David Zophin Connecticut | Allen Trebelhorn Rick Altig Minnesota |
| Robert Brannan Bill Jennings Colorado | Benjamin Foti Jatoft-Foti California | Joseph Johnson Ramin Kouladji Nevada | Justin Miller Altig-Orlovic Nevada | Joshua Sieler Altig-Orlovic Nevada | David Vinci David Cohen California |
| Frank Bryant, Sr. Vic Hancock Kentucky | Lyall Friedline Gen-Gen-Bitman Missouri | Mia Johnson Furer-Whittinghill Delaware | Jenine Mills Eric Giglione Delaware | Winford Smith Williams-Williams Georgia | Michael White Bill Jennings Colorado |
| Ngoebich Cao David Cohen California | Jason Graves Ramin Kouladji Nova Scotia | Michael Kimber Nick Nitkowski Louisiana | Tungalag Nyamochir Bill Jennings Colorado | Randolph Souliers Altig-Martyn Newfoundland | Anita Williams Chris Wittenbach Arkansas |
| Raquel Cherches Tom Williams Florida | Donna Gulhang David Brister Massachusetts | Jarod Kline Chris La Fond Pennsylvania | Stephen Poye Chris Wittenbach Arkansas | Jarred Starman Gen-Gen-Bitman Illinois | Michael Zieja David Brister Massachusetts |
| Brian Colbeck Bill Jennings Colorado | Darrell Hall Vlad Basov Texas | Samuel Lasala Gen-Gen-Bitman Missouri | Vajira Ranaviraja Eric Giglione New Jersey | Barry Stephens Eric Neal Texas | |
| Jennifer Downey Jim Surace Ohio | Reginald Harris Williams-Williams Georgia | Jeffrey Lowman John Akers Nebraska | Grady Richards Gen-Gen-Bitman Missouri | Nathan Taylor Rick Altig Alberta | |

Promoted To General Agent

| | | | | | |
|---|---|--|--|--|--|
| Terrence Adams Eric Neal Texas | Alan Conquest Steve Hartman Arizona | Robert Harris Jim Surace Ohio | Richard Koschatzky Marc Zipper Florida | John Moran Gleb Ostrovsky Mississippi | Joaquin Santos Jatoft-Foti California |
| Michael Allen Rick Mansfield Maine | Lazarus Echeta Steve Greer Texas | William Hathorne Olson-Smith Illinois | Ryan Kus Eric Giglione New Jersey | Elmore Mundell Olson-Smith Indiana | Saul Tavares Joshua Chalom Ontario |
| Jason Caples Durhon Oldham New York | Tamara Ford Marc Morton Ohio | Edward Kirschenbaum Eric Giglione New Jersey | Patrick Lucem Gen-Gen-Bitman Missouri | Peter Rasega Jim Surace Ohio | Darren Wakefield Gen-Gen-Bitman Missouri |
| Larry Chick Olson-Smith Michigan | David Garrett Gen-Gen-Bitman Illinois | Farah Klink Marc Zipper Florida | Billy Mathis Pat Shehan Alabama | Merari Rodriguez David Brister Massachusetts | |

Promoted To Master General Agent

| | | | | |
|---|---|--|--|---|
| Brian Groeschel Williams-Williams Georgia | Michael Hufford Steve Hartman Arizona | Eli McKenzie Williams-Williams Georgia | Lloyd Phipps Williams-Williams Georgia | Momodou Sonko Williams-Williams Georgia |
| Herbert Holmes Williams-Williams Georgia | Hurst Kopp Nick Nitkowski Louisiana | Thomas Motanya Williams-Williams Georgia | Claudia Rodriguez Jatoft-Foti California | Kevin Thornburg Gen-Gen-Bitman Illinois |
| Wayne Huber Eric Giglione New Jersey | Jason Lausar Marc Zipper Florida | Ali Nessar Rick Altig British Columbia | Brian Schreiter Nick Nitkowski Louisiana | Erin Ziegler Altig-Orlovic North Dakota |



1. Michael Czopek
Edison, NJ



2. Ken Mahabir
Toronto, ON



3. Patrick Parisi
Canonsburg, PA



4. Zachary Hart
Appleton, WI



5. Carla Miller
Omaha, NE



6. Dax Aurand
Kansas City, MO



7. Darren Wakefield
Kansas City, MO



8. Anastasiya Fedosova
Ft. Lauderdale, FL



9. Cristina Simao
Framingham, MA



10. Abdulrazzaq Ahmed
Woodridge, IL

March Production

All Time Record to Beat
Month: \$51,235 Net ALP Marlon Underwood

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|------------------------|----------|-----------------|------|-------------------|----------------|
| 1. Michael Czopek | \$24,813 | | 70.5 | Michael Czopek | Eric Giglione |
| 2. Ken Mahabir | 22,848 | | 68.3 | Michael Bromberg | Joshua Chalom |
| 3. Patrick Parisi | 20,827 | | 80.7 | Alex Roland | Chris La Fond |
| 4. Zachary Hart | 20,645 | | 75.8 | Mark Bleier | Gary Bleier |
| 5. Carla Miller | 19,628 | | 77.4 | Carla Miller | John Akers |
| 6. Dax Aurand | 18,116 | | 80.5 | Dax Aurand | Gen-Gen-Bitman |
| 7. Darren Wakefield | 17,805 | 94 | | Matthew Cano | Gen-Gen-Bitman |
| 8. Anastasiya Fedosova | 17,659 | 83 | | William Cook | Tom Williams |
| 9. Cristina Simao | 17,444 | | 71.5 | Cristina Simao | David Brister |
| 10. Abdulrazzaq Ahmed | 16,687 | | 78.5 | Zulfikar Bhukera | Olson-Smith |
| 11. Timothy Cruise | 16,671 | | 83.4 | Steven Jakubczak | Olson-Smith |
| 12. Ed Olfert | 16,481 | 88 | | Kevin Appasamy | Rick Altig |
| 13. Jean Brinkmann | 16,278 | | 81.7 | Wayne Hendricks | Joseph Manone |
| 14. James Dattilo | 16,155 | | 76.2 | James Dattilo | Marc Zipper |
| 15. Lyall Friedline | 15,973 | 94 | | Matthew Cano | Gen-Gen-Bitman |
| 16. Matthew Hogan | 15,643 | 85 | | Frederick Hadayia | Durhon Oldham |
| 17. Billy Mathis | 15,500 | 93 | | | Pat Shehan |
| 18. Brian Dorsey | 15,263 | 100 | | Steve Brooks | Gen-Gen-Bitman |
| 19. Al-Karim Walji | 15,207 | | 83.5 | Melinda-Rae Lyse | Rick Altig |
| 20. Max Quasem | 15,080 | | 79.8 | Erik Graham | David Cohen |

▲ Percentage of Net to Gross

YTD Production

All Time Record to Beat
YTD: \$277,779 Net ALP Marlon Underwood

| Name | Net ALP | NG [▲] | Rtn | MGA | SGA |
|------------------------|----------|-----------------|------|-------------------|--------------------|
| * 1. Carla Miller | \$57,958 | | 77.4 | Carla Miller | John Akers |
| * 2. Michael Czopek | 52,879 | | 70.5 | Michael Czopek | Eric Giglione |
| * 3. Timothy Cruise | 46,210 | | 83.4 | Steven Jakubczak | Olson-Smith |
| * 4. Marlon Underwood | 43,205 | | 70.7 | Marlon Underwood | Olson-Smith |
| * 5. Nadia King | 41,258 | | 68.2 | Nadia King | Altig-Orlovic |
| * 6. Pablo Pirela | 40,469 | 85 | | Denise Gilbert | Olson-Smith |
| * 7. Zachary Hart | 40,021 | | 75.8 | Mark Bleier | Gary Bleier |
| * 8. Daniel Potilechio | 39,486 | | 81.7 | David Wang | Olson-Smith |
| * 9. Matthew Hogan | 39,400 | 85 | | Frederick Hadayia | Durhon Oldham |
| * 10. Max Quasem | 36,329 | | 79.8 | Erik Graham | David Cohen |
| 11. Scott Rimmey | 36,112 | | 83.3 | Jeff Dinocento | Eric Giglione |
| 12. Arkadi Nulman | 35,530 | | 89.6 | Daniel Connell | David Cohen |
| 13. Michael Kolasa | 34,921 | | 74.9 | | Matt Blumert |
| 14. Michael Lau | 34,920 | | 73.0 | Craig Nugara | Rick Altig |
| 15. Terrence Adams | 34,875 | 93 | | Ryan Mansueto | Eric Neal |
| 16. Erin Ziegler | 34,510 | 88 | | Dustin Raaum | Rick Altig |
| 17. Abdulrazzaq Ahmed | 34,262 | | 78.5 | Zulfikar Bhukera | Olson-Smith |
| 18. Rosalie Zwicker | 34,173 | | 83.7 | Laurie Gruber | Joseph Manone |
| 19. Nada Markovic | 34,142 | | 75.4 | John McCreary | Furer-Whittinghill |
| 20. Ruben Soberanes | 34,127 | | 75.6 | Doreen Ryan-Foti | Jatoft-Foti |

▲ Percentage of Net to Gross

Happy Anniversary! Thanks for all you do. Congratulations!

24 Years of Service

Buck Luymes
Marc Zipper

21 Years of Service

Larry Kudlacek

20 Years of Service

Vivian Dwyer

16 Years of Service

Susan Gilbert

15 Years of Service

Scott Remmey

14 Years of Service

Chris Cummings
Paramjit Sangha

13 Years of Service

Sharon Nigota
Jeff Spanaus

12 Years of Service

Walter Rich
Joseph Ward

10 Years of Service

Daniel Phares
George Sturge

9 Years of Service

Edward Clunk
Maria Esposito
Christine Hartman
Patti Morgan
Gleb Ostrovsky

8 Years of Service

Bruce Jones

7 Years of Service

Tyrone Conard
David Floyd
Steve Surace

6 Years of Service

Francisco Perez

5 Years of Service

Dino Amato
Juan Medina
Timothy Simpson
Leslie Volpe

4 Years of Service

Tod Brown
Becky Cutler
Christine Gilgan
Vance Rountree

3 Years of Service

Mary Ayarzagaitia
Alfred Brenner
Kevin Frain
Hal Herman
Adam Kiss
Timothy McCleskey
Theodore Pappas
Pearl Sullivan
Nannette Troutman
David Tubbin
Kim Wilhelm
Lynda Young
Douglas Zigby

2 Years of Service

Paul Bodinizzo
John Burnett
Michael Kolasa
David Laggan
Alex Langford
Anthony Owens
Travis Price
Karlton Roberts
Robert Russo
Gregory Siard
Anthony Thomas
Carey Thompson
Jerrell Thornton

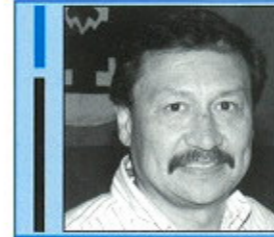
1 Year of Service

Jeffrey Ahern
Manuel Amador
Dax Aurand
Michael Beck
Mickey Bozic
William Burbank
Louis Costa
Mike DeFazio
Richard DeLangis
Aaron Dillon
Sharon Dillon
Gregory Drake
David Duque
Richard Evenson
Patrick Fowler
Gilbert Franklin
Rodger Heaton
Michael Herbert
Mary Hinterberger

1 Year of Service cont.

Matthew Ho
Donna House
Stefan Johannsson
Horace Johnson
Igor Jurgens
Samuel Killeffer
Nadia King
Trinity Lafferty
Noel Leary
Christopher Lockridge
Patrick Luem
David Masse
Robbi Robinson
Claudia Rodriguez
Roberta Rushon
Steven Sequeira
Suraj Singh
Justin Smith
Frank Sommers
Karen Stockwell
Steven Strong
Roger Tasaka
Kimberly Taylor
Kashif Tufail
Angelika Vassilieva
Jonathan Vernon
Susan Welch
Howard Wilson

Welcome to the Board



INTRODUCING:

Arturo S. Rodriguez

President

United Farm Workers of America

Arturo S. Rodriguez, President of the United Farm Workers of America (UFW), has been selected to American Income and National Incomes's Labor Advisory Board. Mr. Rodriguez brings nearly 34 years experience and a personal knowledge of the United Farm Workers legendary founder, Cesar Chavez (1927 to 1993), to this premier advisory board.

The UFW is a labor union representing farm workers in the agricultural industry, including wine, citrus and vegetables. The UFW represents members throughout the United States, primarily in the agricultural areas of California.

Mr. Rodriguez first became involved with the UFW in 1969 during the grape boycott. In 1973, he began working full-time with the UFW when he first met Mr. Chavez. For 20 years, Chavez was Rodriguez' mentor. They worked closely together on many boycotts and organizing campaigns throughout California, across the U.S. and Canada.

After California's pioneering Agricultural Labor Relations Act took effect in 1975, Rodriguez organized dozens of union elections in vegetable fields and citrus orchards. He helped train union organizers and worked numerous UFW political and boycott drives. Mr. Rodriguez was first elected to the UFW National Executive Board in 1991.

Arturo Rodriguez became UFW president in May 1993, after Cesar Chavez' death in April of that same year.

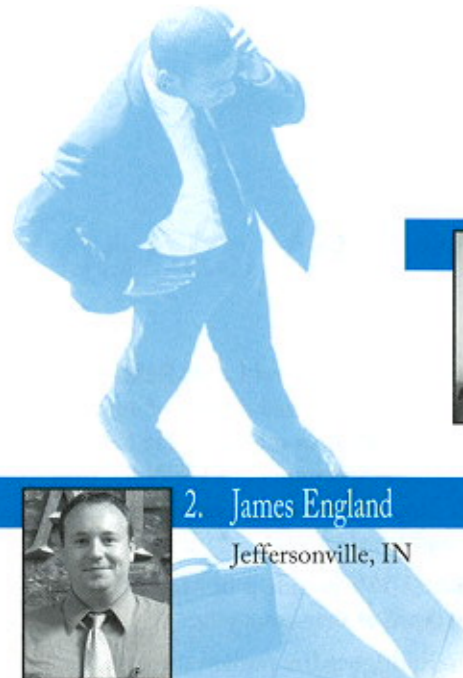
In the last 10 years, Mr. Rodriguez has pushed through the most important California farm labor legislation seen in 27 years. He also continues to push for federal legislation regarding farm workers and the issues their families face.

We welcome Mr. Rodriguez to the Labor Advisory Board, and we are looking forward to a long and prosperous partnership for many years to come. *Congratulations!*

LABOR ADVISORY BOARD MEMBERS

| | | | |
|--|--|--|--|
| Paul Almeida, President DPE | James Grogan, Jr., Gen. Pres. AWIU | Martin Maddaloni, Gen. Pres. UA | Harold Schaitberger, President IAFF |
| Stuart Appelbaum, President RWDSU/UFCW | Don Hahs, Int'l President BLE | Hon. Ray Marshall Former U.S. Secretary of Labor | Thomas Short, Int'l President IATSE |
| Baxter Atkinson, President AFSA | Sonny Hall, President TWUA | Warren Mart, Gen. Sec.-Treas. IAM | Roger Smith, President & CEO American Income Life |
| Ronald Ault, President Metal Trades | Joe Hansen, President UFCW | Terry O'Sullivan, President LIUNA | Ed Sullivan, President BCTD |
| Morton Bahr, President CWA | James Hoffa, General President IBT | Oscar Owens, Sec-Treasurer ATU | Michael Sullivan, Gen. Pres. SMWA |
| Dave Barrett, Former Premier Province of British Columbia | Joseph Hunt, General President BSORIW | Jules Pagano, Exec. Director Labor Advisory Board | John Sweeney, President AFL-CIO |
| Theodore Bikel, President AAAA | Frank Hurt, Int'l President BCTGM | W. "Dan" Pickett, President BRS | George Tedeschi, President GCIU |
| William Burrus, President APWU | Gloria Johnson, President CLUW | Bernard Rapoport, Fndr. & CE American Income Life | Richard Trumka, Sec-Treas. AFL-CIO |
| Sam Cabral, President IUPA | Newton Jones, Int'l President IBB | Clyde Rivers, Assoc. President CSEA | Gene Upshaw, President FPA |
| John Connolly, President AFTRA | Gregory Junemann, Int'l Pres. IFPTE | Cecil Roberts, President UMWA | Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board |
| John Dougherty, President OP & CMA | George Kourpias, President ARA | Arturo S, Rodriguez, President UFW | Donald Wightman, President UWUA |
| Gerald Feder, LAB Secretary Feder and Associates | Thomas F. Lee, President AFM | Milton Rosado, President LCLAA | James Williams, Gen. President IUPAT |
| M.A. "Mac" Fleming, President BMWE | William Lucy, Sec-Treasurer AFSCME | Michael Sacco, President MTD/SIUNA | Boyd Young, President PACE |
| Patricia Friend, President AFA/CWA | Leon Lynch, Vice President USWA | Robert Scardelletti, Int'l Pres. TCU | Hon. Speaker Jim Wright Honorary Member of LAB |
| Larry Gregoire, President ICW/UFCW | | | |

Supervising Agents



1. Guy Grondeaux
Portland, OR



2. James England
Jeffersonville, IN



3. Angelika Vasselieva
Burnaby, BC

All Time Record to Beat
Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

March Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|------------------------|----------------|----------|-----|------|-----------------|-------------------|----------------|
| 1. Guy Grondeaux | \$26,334 | \$31,223 | 85 | | 4 | Rajeev Arora | Rick Altig |
| 2. James England | 22,318 | 27,561 | | 75.9 | 4 | Carey Thompson | Vic Hancock |
| 3. Angelika Vasselieva | 14,620 | 21,934 | 85 | | 3 | Shamshinder Sidhu | Rick Altig |
| 4. Joseph Johnson | 14,607 | 24,769 | 100 | | 2 | Todd Johnston | Ramin Kouladji |
| 5. Michael Allen | 14,524 | 21,765 | 91 | | 2 | Leo Soucy | Rick Mansfield |

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

| Name | 1st Year Agent | Net ALP | NG | Rtn | # 1st Yr Agents | MGA | SGA |
|------------------------|----------------|----------|----|------|-----------------|-------------------|--------------------|
| * 1. Guy Grondeaux | \$46,148 | \$53,489 | 85 | | 4 | Rajeev Arora | Rick Altig |
| 2. Yaacov Rosenberg | 42,303 | 47,257 | 84 | | 4 | Marc Rosen | Eric Giglione |
| 3. James England | 36,119 | 50,750 | | 75.9 | 4 | Carey Thompson | Vic Hancock |
| 4. Shelly Russell | 34,431 | 59,368 | 93 | | 3 | John McCreary | Furer-Whittinghill |
| 5. Angelika Vasselieva | 29,947 | 55,675 | 85 | | 3 | Shamshinder Sidhu | Rick Altig |

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Gregory Siard
Rochester, NY



2. John Hard
Jeffersonville, IN



3. Horace Johnson
Ft. Lauderdale, FL



4. Catherine Clarke
Auckland, NZ



5. Rodney Husmann
Los Angeles, CA

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

March Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | # 1st Yr. Agents | MGA | SGA |
|---------------------|---------------|----------|----|------|------------------|-------------------|-------------------|
| 1. Gregory Siard | \$38,909 | \$49,888 | | 72.9 | 5 | Jim Bianchi | Durhon Oldham |
| 2. John Hard | 33,022 | 44,544 | 89 | | 7 | Carey Thompson | Vic Hancock |
| 3. Horace Johnson | 31,089 | 41,249 | 89 | | 5 | William Cook | Tom Williams |
| 4. Catherine Clarke | 29,246 | 32,541 | | 80.7 | 4 | Roger Geering | Steve Friedlander |
| 5. Rodney Husmann | 27,038 | 37,299 | | 73.3 | 7 | Erik Graham | David Cohen |
| 6. David Ackerman | 26,047 | 36,832 | 90 | | 5 | Jeffrey Dinocento | Eric Giglione |
| 7. Scott Jordan | 24,239 | 32,381 | 90 | | 7 | Samuel James | Gleb Ostrovsky |
| 8. Barrett Clayton | 23,857 | 26,232 | | 73.0 | 4 | Gregory Partee | Vic Hancock |
| 9. Kobie Samuels | 23,856 | 33,496 | 90 | | 6 | Steven Jakubczak | Olson-Smith |
| 10. Jose Sanchez | 22,922 | 25,698 | 91 | | 4 | David Wang | Olson-Smith |

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | # 1st Yr. Agents | MGA | SGA |
|--------------------|---------------|-----------|----|------|------------------|-------------------|--------------------|
| * 1. Gregory Siard | \$97,879 | \$116,280 | | 72.9 | 5 | Jim Bianchi | Durhon Oldham |
| * 2. Kobie Samuels | 74,382 | 102,612 | 90 | | 6 | Steven Jakubczak | Olson-Smith |
| * 3. Scott Jordan | 73,228 | 90,756 | 90 | | 7 | Samuel James | Gleb Ostrovsky |
| * 4. Allan Gilbert | 72,854 | 101,757 | 85 | | 5 | Denise Gilbert | Olson-Smith |
| * 5. Alison King | 70,603 | 97,477 | 93 | | 4 | John McCreary | Furer-Whittinghill |
| 6. Horace Johnson | 65,852 | 82,196 | 89 | | 5 | William Cook | Tom Williams |
| 7. John Hard | 61,138 | 93,255 | 89 | | 7 | Carey Thompson | Vic Hancock |
| 8. Rodney Husmann | 57,999 | 81,777 | | 73.3 | 7 | Erik Graham | David Cohen |
| 9. Barrett Clayton | 56,805 | 66,954 | | 73.0 | 4 | Gregory Partee | Vic Hancock |
| 10. David Ackerman | 55,957 | 81,726 | 90 | | 5 | Jeffrey Dinocento | Eric Giglione |

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Times, They Are a Changing...

Exploring the Senior Market

Our business is all about relationships, and relationships are about taking the time to make sure our policyholders are expressing their needs and we are selling policies to fit those needs. Therefore, as we begin to explore this concept, and as we continue to grow, so too will our market reach. This is the very reason American Income and National Income will be exploring the senior market.

For years, we have looked at retired members as a lead we could not sell or, perhaps, a lead for which we did not have a product. But the fact is, we do have a product and the ability to sell to this growing group of individuals (check out the *Senior Boom* box to the left).

Senior Boom

Information on an Aging Population

- By 2030, there will be as many people age 80 and older as age five and younger.
- By 2040, the number of seniors will have double from what it is today.
- The number of "young old" (individuals aged 65 to 69) is projected to double over the next half century.
- The number of "old old" (individuals aged 85 and older) is projected to triple.

Source: *Concord Coalition*

In today's diverse marketplace, many agencies are focusing solely on the final expense – whole life policies just like ours – senior market and they have been remarkably successful. Some agencies are generating as much as \$70 million a year in senior final expense.

In exploring this phenomenon, we have decided to build a culture to support selling to the silver generation. To do, this we are asking that you put aside all your preconceived notions about the over 60 population.

Also, over the course of the next year, we are going to systematically go out to each Agency office to teach you about this market, but more importantly, we will be emphasizing field training to show you how to be successful in this market.

Seniors today are not like the seniors of days gone by, and selling to this savvy group will take time and skill because times, they are a changing.

Check out *Seniors Are Not the Same As They Used to Be* to find out how this market has developed and to hone your skills in approaching them about life insurance.

Seniors Are Not the Same as They Used To Be

A hundred years ago a lot of things were different. In 1904, the average life expectancy in the U.S. was 47 years. Only eight percent of the homes had a telephone. There were only 8,000 cars in the U.S., and only 144 miles of paved roads. The average wage was 22 cents an hour, and the average U.S. worker made between \$200 and \$400 per year. Two out of ten adults couldn't read or write, and only six percent of all Americans had graduated from high school.

It boggles the mind how far we have come since the turn of the 20th century. Today, U.S. statistics are very different and so are today's seniors.

Seniors today are not only living longer, but are living better and are, therefore, concerned with "continuing to support their active lifestyle after they have completed their normal working years," says the *National Underwriter*. In fact, seniors don't even want to hear the word retirement or the negative statements which are usually associated with retiring and preparing for old age (For more topics to avoid when speaking to seniors about life insurance, check out the *Senior Speak* box below). Seniors and those approaching this life-stage want to hear about the positive side of their golden years—staying active, traveling, volunteering, and spending time with their family. This is where you come in.

Senior Speak

Topics to Avoid when speaking to Seniors about Life Insurance

- The population's failure to put aside enough money for retirement.
- The problems facing them as they reach retirement age.
- Their increasing longevity.
- The possible failure of Social Security.
- The potential ravages of inflation on retirement security.

Source: *National Underwriter*, April 19, 2004

Senior Assured

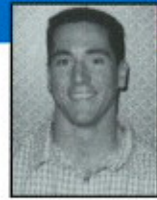
What Seniors Want to Know About Insurers

- How long the company has been selling insurance.
- The amount of insurance the company has in force.
- How often the company has a rate increase.
- The number of states in which the company operates or is selling policies.
- The company's ratings.
- Whether the company has the expertise necessary to meet their needs.

Source: *National Underwriter*, April 19, 2004

As an Agent, or rather an advisor, it is your job to inform your clients, especially those over 60, on ways to protect their assets and maintain their current way of life. One way to do this is offer a life policy. When selling to these savvy customers you will need to touch on a few things like the company's rating and your longevity in the markets the company serves. (For more on what seniors want to know, check out the *Senior Assured* box above.)

Seniors are not the same as they used to be and insurance Agents can't pretend they are if they want to be successful in this market. Changing the way you look at this group will ultimately change your income potential for the better.



1. Jim Bianchi

Rochester, NY



2. Dorian Oldham

Rochester, NY



3. Jason Mollo

Middleton, CT



4. William Cook

Ft. Lauderdale, FL



5. Erik Graham

Los Angeles, CA

March Production

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|----------------------|---------------|-----------|----|------|-----------------|----------------|
| 1. Jim Bianchi | \$108,344 | \$125,733 | | 75.1 | 16 | Durhon Oldham |
| 2. Dorian Oldham | 73,983 | 112,586 | 93 | | 10 | Durhon Oldham |
| 3. Jason Mollo | 73,510 | 73,510 | | 71.1 | 9 | David Zophin |
| 4. William Cook | 72,833 | 93,312 | | 68.4 | 12 | Tom Williams |
| 5. Erik Graham | 64,056 | 129,674 | | 80.2 | 13 | David Cohen |
| 6. Dustin Raaum | 63,144 | 73,961 | 87 | | 8 | Rick Altig |
| 7. Terry Sullivan | 57,743 | 66,465 | | 69.7 | 8 | Gen-Gen-Bitman |
| 8. Jeffrey Dinocento | 57,233 | 92,050 | | 72.4 | 10 | Eric Giglione |
| 9. Todd Johnston | 56,893 | 56,359 | | 70.0 | 12 | Ramin Kouladji |
| 10. Roland Fletcher | 56,219 | 73,468 | | 74.0 | 10 | Gen-Gen-Bitman |

YTD Production

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

| Name | 1st Yr. Agent | Net ALP | NG | Rtn | #1st Yr. Agents | SGA |
|----------------------|---------------|-----------|----|------|-----------------|----------------|
| * 1. Jim Bianchi | \$236,482 | \$266,400 | | 75.1 | 16 | Durhon Oldham |
| * 2. Dorian Oldham | 224,342 | 327,312 | 93 | | 10 | Durhon Oldham |
| * 3. Jason Mollo | 195,413 | 195,413 | | 71.1 | 9 | David Zophin |
| * 4. Kevin Surles | 172,068 | 204,269 | | 71.6 | 12 | David Zophin |
| * 5. Dustin Raaum | 170,280 | 186,980 | 87 | | 8 | Rick Altig |
| 6. Scott Sonnenberg | 163,656 | 207,533 | | 68.2 | 6 | Gen-Gen-Bitman |
| 7. William Cook | 160,660 | 246,504 | | 68.4 | 12 | Tom Williams |
| 8. Jeffrey Dinocento | 156,068 | 250,297 | | 72.4 | 10 | Eric Giglione |
| 9. Erik Graham | 154,988 | 337,173 | | 80.2 | 13 | David Cohen |
| 10. Roland Fletcher | 137,069 | 183,822 | | 74.0 | 10 | Gen-Gen-Bitman |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

\$Show Me the Money\$

Retention Bonus*

| Qualifier | SGA | Bonus Amount |
|----------------|----------------|--------------|
| Gregory Drake | Gen-Gen-Bitman | \$5,046.96 |
| Michael Czopek | Eric Giglione | \$3,970.21 |
| Patrick Parisi | Chris La Fond | \$3,957.24 |
| Carla Miller | John Akers | \$3,943.10 |
| Dax Aurand | Gen-Gen-Bitman | \$3,656.17 |
| Ken Mahabir | Joshua Chalom | \$3,655.68 |
| Zachary Hart | Gary Bleier | \$3,509.73 |
| Jean Brinkmann | Joseph Manone | \$3,381.35 |
| Timothy Cruise | Olson-Smith | \$3,334.39 |
| Al-Karim Walji | Rick Altig | \$3,316.42 |

Total Retention Bonus Paid: \$592,737.19 490 Producers Qualified

Leadership Bonus*

| Qualifier | SGA | Bonus Amount |
|----------------|----------------|--------------|
| Jim Bianchi | Durhon Oldham | \$10,657.36 |
| Jason Mollo | David Zophin | \$7,599.09 |
| Dorian Oldham | Durhon Oldham | \$7,083.86 |
| Erik Graham | David Cohen | \$5,945.87 |
| William Cook | Tom Williams | \$5,184.49 |
| Fred Hadayia | Durhon Oldham | \$5,183.16 |
| Terry Sullivan | Gen-Gen-Bitman | \$5,031.60 |
| Scott Shirk | Durhon Oldham | \$4,834.87 |
| Dustin Raaum | Rick Altig | \$4,783.34 |
| Alex Roland | Chris La Fond | \$4,539.34 |

Total Leadership Bonus Paid: \$209,533.81 110 Managers Qualified

PR Bonus*

| Qualifier | SGA | Bonus Amount |
|-------------------|----------------|--------------|
| Frances Christie | Rick Altig | \$1,900.98 |
| Malka Arony | David Cohen | \$1,871.01 |
| Vivian Dwyer | Ali Shahrak | \$1,496.88 |
| Joseph Ward | Gen-Gen-Bitman | \$851.48 |
| Jenny Williams | Rick Altig | \$716.16 |
| Suzanne Powers | David Cohen | \$662.28 |
| Brenda DiSomma | Eric Giglione | \$621.63 |
| Susan Kelleher | David Zophin | \$603.72 |
| Leo VanDenBussche | Rick Altig | \$545.69 |
| Laurie Onasch | Joseph Manone | \$514.39 |

Total PR Bonus Paid: \$16,225.34 31 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



FROM THE DESK OF:
Bo Gentile
Vice President
Recruiting & Development

Active Recruiting Will Set You Free

The number one objective of anyone entering the Fast-Track Management program in your Agency is to find out what steps need to be taken to get involved in the recruiting process. This is your first step into the Agency Building and Management Development stages of your career.

Getting involved in the recruiting process sounds like an easy first step, but I caution you it is not.

Odds are, most of you reading this article were contacted from someone calling on your resume. This is a proven system and should be the foundation of all recruiting, but not the only system. The recruiting process in your Agency should be more than calling on the resumes you receive from the Home Office. It involves personal recruiting, job fairs, college campus recruiting, and getting involved with your local government job placement office. It is the Agencies and Managers using the other methods listed above who will take the lead in controlling their recruiting versus their recruiting controlling them. In other words, it is about proactive recruiting, not reactive recruiting. You shouldn't be a better interviewer than you are a recruiter. You can't interview if you don't have a recruit to interview.

I believe each one of you are good recruiters. However, to be a great recruiter, you have to think outside the box and be free to recruit who and where will give you the best results for your Agency.

Personal recruiting is sometimes the toughest process from which to recruit, but it provides the best retention. Personal recruits have a sense of responsibility to achieve the goals you set for them because of their commitment to you. That commitment can then lead them to a great career with American Income or National Income and an asset to your team.

Several Agencies have taken advantage of the opportunity offered by career fairs or job fairs. The reason this results in successful recruiting is due to the number of people who come to these events ready to interview. This environment allows you a chance to have a face-to-face meeting with a prospect in a short amount of time. You can expect to see anywhere from 40 to 90 people in the span of four hours. The David Cohen Agency, the David Zophin Agency, the Steve Hartman Agency, the Williams-Williams Agency, and the Tom Williams Agency are experiencing tremendous success in recruiting in this setting. If you want to find out how you too can be successful at career fairs and jobs, these folks are a great resource.

Over the last four years, the number one thing which has allowed us to achieve our success and growth has been *recruiting*. Recruiting sets everything else in motion and will be the number one element which will help your Management team and Agency grow. Active recruiting will set you free and allow you to achieve all your goals.

Recruiting Quality is a Two-Sided Coin

This year the big push is quality and quantity. The main focus of this increase in quality and quantity is being geared toward production, but don't forget about recruiting.

According to LIMRA, "recruiting in the life insurance industry is a serious problem. The life field force has fallen from 250,000 active agents to approximately 175,000." This statistic seems quite dramatic given the fact that the population has increased over the last several years. In fact, it is estimated that 11 million policies will be sold in 2004 with more than 33 million individuals expressing an interest in purchasing more life insurance.

As we face this gap, recruiting to sell is not a far fetched concept. With the population getting larger and more diverse, companies like ours will need more Producers with more diverse backgrounds to sell to an ever-changing, ever-growing, market.

By increasing the number of Producers in the field, we increase our reach, and by increasing the diversity of our field force, we increase our saturation. In other words, number and diversity in recruiting are different sides to the same coin. To be successful, you can't have one without the other.



Attracting and Motivating Younger Recruits

Finding out what attracts a recruit is half the battle in recruiting. Here is a list of what is attracting up and coming Agents.

1. **A quality home life.** Many young people are looking for careers which offer them extra time off to spend with their family.
2. **Continuing education.** For some, a big motivator is being provided a chance to go back to school or to continue their education.
3. **Mentoring.** Many people starting their careers are looking to be mentored by more experienced producers who will help them succeed and grow.
4. **A return on their commitment.** The next generation definitely wants you to show them the money. They are looking for income growth potential.
5. **Perks.** Another big attraction company incentives like monthly bonuses and conventions.
6. **A positive work environment.** Individuals in the job arena these days are looking for more than just the material in a life career. They are also looking for a place in which they feel comfortable and are treated like family.

Source: *National Underwriter*, April 04



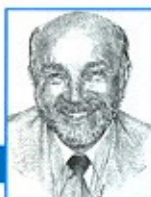
Durhon Oldham

| CATEGORY I | MARCH PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|---------------|------------------|---------------|----------|------------|-------------|---------|-------------|-------------------------|----------|------------|-------------|---------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP |
| Durhon Oldham | \$366,906 | \$188,760 | 45 | 239 | \$524,820 | 76.3 | \$915,478 | \$584,760 | 45 | 202 | \$1,314,868 | |
| Rick Altig | \$983,765 | \$673,200 | 10 | 156 | \$1,592,916 | 69.1 | \$2,587,057 | \$2,019,600 | 10 | 138 | \$4,186,358 | |



David Zophin

| CATEGORY II | MARCH PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|--------------|------------------|---------------|----------|------------|-------------|---------|-----------|-------------------------|----------|------------|-------------|---------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP |
| David Zophin | \$146,998 | \$96,360 | 30 | 183 | \$181,999 | 73.7 | \$421,946 | \$289,080 | 30 | 176 | \$496,946 | |



Joseph Manone

| CATEGORY III | MARCH PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|---------------|------------------|---------------|----------|------------|-------------|---------|-----------|-------------------------|----------|------------|-------------|---------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP |
| Joseph Manone | \$137,031 | \$75,240 | 50 | 232 | \$261,208 | 77.2 | \$320,039 | \$225,720 | 50 | 192 | \$619,790 | |
| James Surace | \$127,133 | \$75,240 | 25 | 194 | \$206,842 | 72.6 | \$241,744 | \$199,320 | 25 | 146 | \$440,304 | |
| Vic Hancock | \$113,312 | \$75,240 | 20 | 171 | \$136,854 | 71.5 | \$258,064 | \$225,720 | 20 | 134 | \$355,033 | |

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.



Steve Friedlander

| CATEGORY IV | MARCH PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|-------------------|------------------|---------------|----------|------------|-------------|---------|-----------|-------------------------|----------|------------|-------------|---------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP |
| Steve Friedlander | \$108,306 | \$62,040 | 45 | 220 | \$154,328 | 76.2 | \$178,192 | \$186,120 | 45 | 141 | \$291,740 | |
| Chris La Fond | \$72,639 | \$62,040 | 45 | 162 | \$138,693 | 76.3 | \$166,801 | \$186,120 | 45 | 135 | \$315,033 | |



Ramin Kouladji

| CATEGORY V | MARCH PRODUCTION | | | | | | | YEAR TO DATE PRODUCTION | | | | |
|------------------|------------------|---------------|----------|------------|-------------|---------|-----------|-------------------------|----------|------------|-------------|---------|
| | SGA | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP | NG Rtn. | 1st Yr. Agent | Standard | Qty. Adj.* | % of Stdrd. | Net ALP |
| Ramin Kouladji | \$70,839 | \$48,840 | 15 | 160 | \$101,189 | 70.0 | \$143,590 | \$146,520 | 15 | 113 | \$225,395 | |
| Chris Wittenbach | \$56,229 | \$48,840 | | 115 | \$71,765 | 90 | \$115,702 | \$146,520 | | | \$152,170 | |

* Note: The Quality Adjustment is based on a five percent increase of the Percent of Standard for each point an SGA is over the Company's average Retention rate.

MONETARY DONATIONS

American Income & National Income

- Contributed \$5,000 to Project Vote.
- Gave \$2,500 to the UFCW for Doug Dority's retirement.
- Donated \$10,000 to the Economic Policy Institute.
- Contributed \$1,000 to the Progressive Donor Network.
- Gave \$2,500 to the Workers Independent News Service.
- Contributed \$3,500 to the Newspaper Guild Freedom Award Fund.
- Gave \$5,000 to the IUE-CWA.

Matt Blumert Agency Cont.

- Gave \$50 to the North Arundel FCU.
- Gave \$1,200 to the UFCW.
- Donated \$200 to the City Union of Baltimore.

Nick Nitkowski Agency

- Donated \$50 to the Big Brothers, Big Sisters organization.
- Gave \$50 to Zeta Tau Alpha for the Cancer Society.

David Zophin Agency

- Donated \$200 to the James Cross Scholarship Fund.
- Contributed \$100 to the USWA.
- Donated \$100 to the Teamsters Local 1150.

Total \$33,875.00

Matt Blumert Agency

- Contributed \$75 to the International Union of Elevator Constructors.
- Gave \$1,950 to the Baltimore Metro Council AFL-CIO.
- Contributed \$200 to the Metro Washington Council AFL-CIO for their 2004 Evening with Labor.
- Donated \$200 to the APWU.

OTHER DONATIONS

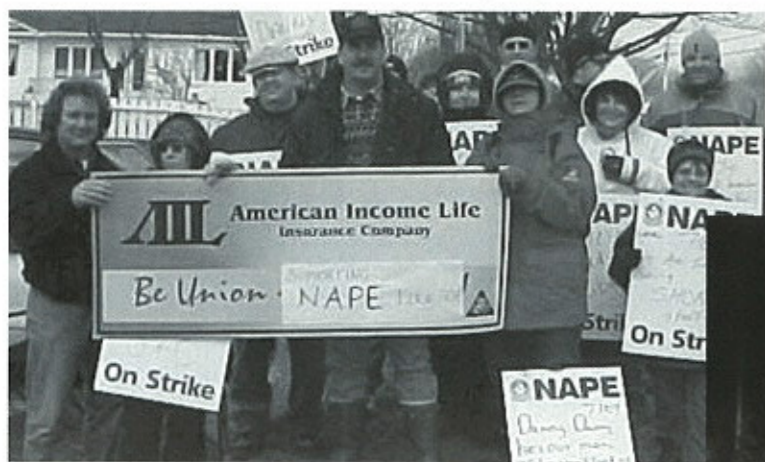
Matt Blumert Agency

- Donated 50 cases of food to the Sterling Laundry workers.
- Donated one box of food to LIUNA 516.

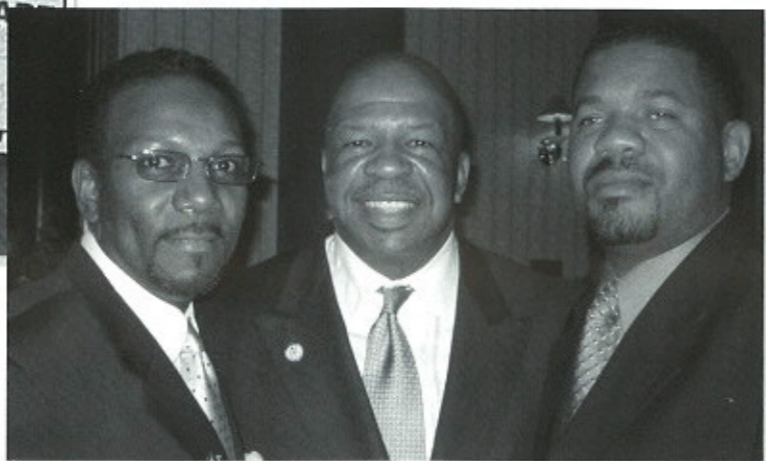
David Zophin Agency

- Contributed 15 cartons of food to the TMTFCU.
- Donated food to the United Labor Agency.

CONTRIBUTIONS AT WORK



Picture above: American Income dollars at work on the NAPE picket line.



Picture to the right: Pictured left to right, Tyrone Conard, SGA, Rep. Elijah E. Cummings, and Tony Perez, UFCW Local 400 at the MAPAC dinner (AIL contributed \$1,800 for this event).

Thank You

At American Income and National Income, we pride ourselves on the fact that our Producers, Managers, and Home Office staff are actively involved in their communities. One way we show our involvement is by the many donations and contributions we make monthly, usually shown on Page 20 of the *Spotlight*. Often times, our hard work is quietly appreciated, but seldom verbally acknowledged. Below are some acknowledgements for all the hard work we do in our communities.

Dear AIL:

I would like to thank American Income Life for its recent contribution of \$25,000. Your confidence in EPI's work means a great deal to all of us; we are honored to have your support.

Your gift is an investment that will help us achieve our common goal of raising the living standards of American workers and their families. We look forward to working with you in this most critical year.

Sincerely,
Larry Mishel, President
Economic Policy Institute

Dear AIL:

It is with heartfelt gratitude that I write this letter to you and the labor unions, community and religious organizations, and political figures who participated in our fight with Safeway which took place in Southern California; striking for affordable health care for all working men and women.

It was a situation that we could not personally involve ourselves, but knowing that our brothers and sisters were there to help was extremely gratifying. Health care is an issue that we are all facing today, and an issue in which we need to hold firm.

In solidarity,
Buddy Mays, President
UFCW Local 277

Dear AIL:

While no goods or services were provided for this donation, I want to underscore how important your contribution is to United Way's overall effectiveness. Our work concentrates on helping indigenous country leaders build self-help efforts and make a difference in meeting their country's social needs. Our achievement and that of our affiliates could not have been realized without strong support from donors like you.

We thank you for believing in UWI.

Sincerely,
Helen Anderson, Director of Finance
United Way International

Dear AIL:

The Labor Council for Latin American Advancement (LCLAA) has dedicated itself to the empowerment and growth of Latino union members and the Latino community for over 30 years.

We thank you for the recent \$25,000 contribution on behalf of American Income Life Insurance Company. This will help LCLAA continue to reach out to Latino working families across the country.

Thank you again for your personal and professional support.

In solidarity,
Milton Rosado, National President
LCLAA

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Brenda DiSomma
Edison, NJ



Susan Kelleher
Middleton, CT

Category B:



Malka Arony
Phoenix, AZ



Brenda Swecker
Canonsburg, PA

Category C:



Richard Case
N. Royalton, OH



William Slocum
N. Royalton, OH

March Production

| PR Manager | No. Cards | SGA |
|-------------------|-----------|---------------|
| 1. Debbie Enstedt | 13,652 | Rick Altig |
| 2. Malka Arony | 9,166 | Steve Hartman |
| 3. Brenda DiSomma | 6,938 | Eric Giglione |

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Brenda DiSomma | 3,710 | Eric Giglione |
| 2. Susan Kelleher | 3,578 | David Zophin |
| 3. Leo VanDenBussche | 3,011 | Rick Altig |
| 4. Charles Hill | 2,382 | Jatoft-Foti |
| 5. Vivian Dwyer | 2,360 | Ali Shahrak |

| Category B | No. Cards | SGA |
|--------------------|-----------|----------------|
| 1. Malka Arony | 7,288 | Steve Hartman |
| 2. Brenda Swecker | 2,227 | Chris La Fond |
| 3. Laurie Onasch | 2,181 | Manone & Altig |
| 4. Krissa Hensley | 1,252 | Marc Morton |
| 5. Michelle Baxter | 993 | Mark Hancock |

All Time PR Group Production Record

Month: 55 groups **Vivian Dwyer**

| Category C | Groups | SGA |
|-------------------|--------|----------------|
| 1. Richard Case | 10 | Jim Surace |
| 2. William Slocum | 9 | Jim Surace |
| 3. Matt Cutler | 7 | Bill Jennings |
| 3. Darrell Dorey | 7 | Ramin Kouladji |
| 4. Susan Fuldauer | 6 | Mark Hancock |
| 4. Erin McKee | 6 | Shashi Parekh |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|---------------|
| *1. Debbie Enstedt | 40,153 | Rick Altig |
| *2. Malka Arony | 15,503 | Steve Hartman |
| 3. Brenda DiSomma | 15,251 | Eric Giglione |

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| *1. Frances Christie | 10,561 | Rick Altig |
| *2. Vivian Dwyer | 8,316 | Ali Shahrak |
| 3. Brenda DiSomma | 6,465 | Eric Giglione |
| 4. Jenny Williams | 5,968 | Rick Altig |
| 5. Suzanne Powers | 5,519 | David Cohen |

| Category B | No. Cards | SGA |
|-------------------|-----------|----------------|
| *1. Malka Arony | 10,395 | Steve Hartman |
| *2. Laurie Onasch | 4,676 | Manone & Altig |
| 3. Brenda Swecker | 4,468 | Chris La Fond |
| 4. Lou Nell Busby | 2,551 | Vic Hancock |
| 5. Krissa Hensley | 2,429 | Marc Morton |

All Time PR Group Production Record

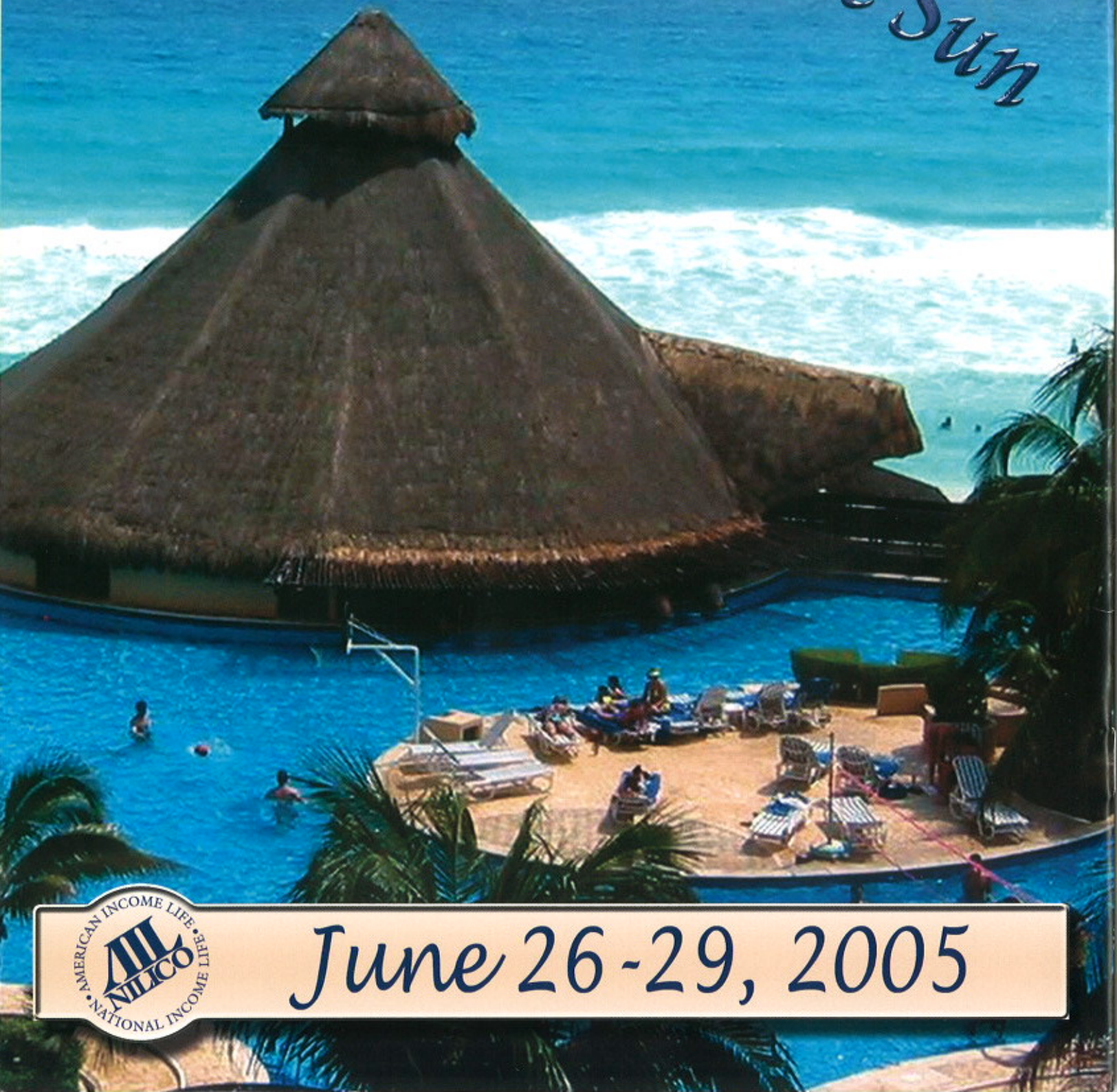
YTD: 103 groups **Vivian Dwyer**

| Category C | Groups | SGA |
|--------------------|--------|-------------------|
| *1. William Slocum | 19 | Jim Surace |
| *2. Cheryl Cook | 18 | Durhon Oldham |
| 3. Erin McKee | 16 | Shashi Parekh |
| 4. Patti Morgan | 14 | Nitkowski & Basov |
| 4. Billy Sauers | 14 | Tom Williams |

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*

Cancun:

Fun in the Sun



June 26-29, 2005

Qualifiers

| | |
|---------------------|------------|
| Frances Christie | \$1,900.98 |
| Malka Arony | \$1,871.01 |
| Vivian Dwyer | \$1,496.88 |
| Joseph Ward | \$851.48 |
| Jenny Williams | \$716.16 |
| Suzanne Powers | \$662.28 |
| Brenda DiSomma | \$621.63 |
| Susan Kelleher | \$603.72 |
| Leo VanDenBussche | \$545.69 |
| Laurie Onasch | \$514.39 |
| Brenda Swecker | \$507.43 |
| Patti Morgan | \$479.37 |
| William Slocum | \$460.66 |
| Cheryl Cook | \$453.84 |
| Rona Spano | \$441.54 |
| Erin McKee | \$406.54 |
| Robin Denham | \$362.50 |
| Eilcen Hanson-Kelly | \$324.08 |
| Robin Andrade | \$319.20 |
| Mark Gagliardi | \$268.81 |
| Robert Dailey | \$245.57 |
| Charles Hill | \$236.68 |
| Shannon Walker | \$229.76 |
| Lou Nell Busby | \$229.59 |
| John Wilkinson | \$223.47 |
| Timothy Farr | \$222.48 |
| Krissa Hensley | \$218.61 |
| George Farenthold | \$217.80 |
| Sandra Johnson | \$211.47 |
| Lien Lenh | \$207.90 |
| Irene Rurycz | \$189.77 |

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

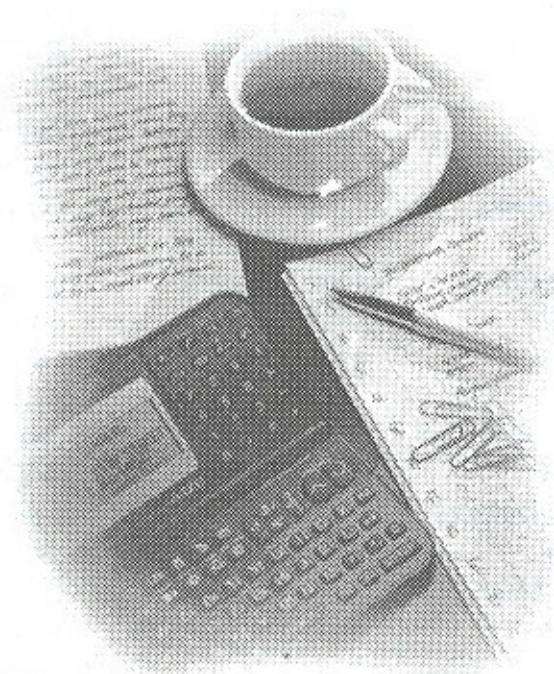
SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER

Total
\$16,241.29



Leadership Bonus

March Bonus Qualifiers

| | | | | |
|---------------------------------|--------------------------------|---------------------------------|-----------------------------|---------------------------------|
| Jim Bianchi \$10,657.36 | Ryan Mansueto \$3,238.94 | Christopher Clark \$1,942.90 | Michael Nowak \$674.07 | David Leathers \$271.69 |
| Jason Mollo \$7,599.09 | Mark Bleier \$3,077.21 | Hal Herman \$1,929.61 | Ronald Gurney \$668.00 | Steven Dichiaro \$270.06 |
| Dorian Oldham \$7,083.86 | Jeff Churchfield \$3,026.43 | Patrick Fowler \$1,912.54 | John Hard \$580.58 | Mina Eskandar \$266.34 |
| Erik Graham \$5,945.87 | Roland Fletcher \$3,018.17 | Brian Fotovich \$1,890.03 | Marvin Narcisse \$568.15 | Sandra Carlson \$265.51 |
| Bill Cook \$5,184.49 | Wayne Hendricks \$2,976.95 | Rachel Arenas \$1,800.82 | Michael Allen \$542.03 | Robert Tierney \$262.69 |
| Frederick Hadayia \$5,183.16 | Jason Schломann \$2,946.24 | Shamshinder Sidhu \$1,735.72 | Barrett Clayton \$535.26 | Richard Stahler \$262.52 |
| Terry Sullivan \$5,031.60 | Tod Brown \$2,751.11 | Marlon Underwood \$1,721.13 | David Fagoaga \$501.41 | Adam Cruts \$261.80 |
| Scott Shirk \$4,834.87 | Jason Dickson \$2,748.23 | Bulbinder Hayer \$1,687.87 | Joseph Coarsey \$493.42 | Peter Rassega \$259.59 |
| Dustin Raaum \$4,783.08 | Kevin Surlles \$2,656.15 | Peter Pels \$1,646.39 | Rodney Husmann \$492.09 | Yaacov Rosenberg \$258.90 |
| Alex Roland \$4,539.34 | Rajeev Arora \$2,606.26 | Donna Coffey \$1,639.89 | Sarha Lundgren \$399.02 | Thomas Holstein \$252.92 |
| Paul Rumbuc \$4,258.12 | Barry Dillah \$2,604.99 | Daniel Blair \$1,626.44 | Patrick Luem \$393.30 | Daniel Pavek \$252.02 |
| Navarro Simmons \$4,030.91 | Theodore Pappas \$2,568.17 | Ryan Hubgate \$1,609.81 | Timothy Clark \$363.34 | Christopher Fave \$249.64 |
| Joshua Goodman \$3,906.82 | Brian Schreiter \$2,556.32 | Richard Spicer \$1,578.04 | Mark Reddington \$359.23 | David Masse \$248.66 |
| Francisco Perez \$3,803.90 | David Iriye \$2,510.38 | Marc Rosen \$1,504.57 | Terrence Adams \$356.43 | Cathy Hoffman \$245.82 |
| Matthew Cano \$3,800.12 | Susan Bergh \$2,417.27 | Jeremy Welch \$1,474.32 | Joseph Johnson \$348.60 | Godley Varghese \$245.50 |
| Leo Soucy \$3,504.50 | William Taylor \$2,368.30 | Travis Price \$1,401.81 | Elmore Mundell \$341.11 | Douglas Stewart \$238.69 |
| Roger Geering \$3,471.53 | Greg Partee \$2,308.96 | Gregory Siard \$1,281.51 | Richard Refano \$337.10 | Latonya Tucker \$232.59 |
| Marcus Smith \$3,458.03 | John McGrath \$2,268.46 | Catherine Clarke \$1,157.16 | Jason Caples \$336.56 | David Ackerman \$228.66 |
| Todd Johnston \$3,373.90 | Scott Sonnenberg \$2,242.40 | Carla Miller \$1,126.37 | Frank Bryant \$325.20 | Angelika Vassilieva \$225.95 |
| Jeff Dinocento \$3,323.74 | Michael Pope \$2,203.94 | Horace Johnson \$1,006.34 | Willie Hayden \$319.01 | James Larkin \$180.75 |
| Jerald Muhammad \$3,255.36 | Leslie Taylor \$2,030.74 | Jeremy Long \$893.15 | Scott Zoll \$299.50 | Kathleen Loughran \$153.89 |
| Michael Wood \$3,243.46 | Carey Thompson \$1,976.25 | Guy Grondeaux \$822.55 | Jeffrey Ruffing \$274.02 | Jean Marc Louis \$128.24 |

Total \$209,533.81

Retention Bonus

| QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H |
|---------------------|------------|----------|-----------------------|------------|----------|----------------------|------------|----------|
| Gregory Drake | \$5,046.96 | | Ulatifaimoana Collins | \$1,852.80 | \$103.03 | David Thomas | \$1,420.20 | \$169.12 |
| Michael Czopek | \$3,970.21 | | Kenneth Bell | \$1,842.36 | \$243.20 | Kathleen Loughran | \$1,419.72 | |
| Patrick Parisi | \$3,957.24 | | Christopher Clark | \$1,839.84 | | Larry Wright | \$1,419.45 | |
| Carla Miller | \$3,943.10 | \$213.56 | James Frey | \$1,822.79 | \$226.88 | Kimb Morrowgonzales | \$1,415.47 | \$158.76 |
| Dax Aurand | \$3,656.17 | \$214.04 | Marvin Narcisse | \$1,817.28 | | George Sturge | \$1,414.58 | \$205.50 |
| Ken Mahabir | \$3,655.68 | | Michael Perkins | \$1,786.99 | | Charles Fennie | \$1,414.00 | \$162.16 |
| Zachary Hart | \$3,509.73 | | Daniel Shahbazi | \$1,781.86 | | Freida Yakubov | \$1,405.10 | \$127.26 |
| Jean Brinkmann | \$3,381.35 | \$288.52 | Lisa Santiago | \$1,779.63 | | Kent Thrower | \$1,401.53 | \$150.45 |
| Timothy Cruise | \$3,334.39 | | Nathan Taylor | \$1,779.55 | \$143.52 | Anil Pattekar | \$1,401.49 | \$93.06 |
| Al-Karim Wali | \$3,316.42 | \$274.80 | James Palmes | \$1,773.16 | | Leon Thompson | \$1,401.26 | \$122.16 |
| Abdulrazzaq Ahmed | \$3,170.59 | | Marie Hightower | \$1,772.42 | | Donnie Frith | \$1,397.91 | |
| Ronald Gurney | \$3,087.45 | \$276.36 | Travis Scheidegger | \$1,765.68 | \$133.77 | Jennifer Downey | \$1,396.69 | |
| Russell Lewis | \$3,076.64 | \$333.20 | Vernon Goddard | \$1,765.12 | \$110.31 | Thomas Reddoch | \$1,396.32 | |
| Howard Wilson | \$3,063.72 | \$292.20 | Anthony Christman | \$1,763.89 | | Loren Cardwell | \$1,395.96 | |
| Rudi Camenzind | \$3,002.57 | | Loan Pham | \$1,763.75 | | Scott Zoll | \$1,395.66 | \$159.44 |
| Rosalie Zwicker | \$2,923.48 | \$192.20 | David Masse | \$1,762.21 | | Ali Saeideh Nessar | \$1,391.26 | \$121.20 |
| Robert Ulreich | \$2,891.92 | | Rajeev Arora | \$1,755.35 | | Belinda Harris | \$1,383.92 | |
| Jinzhou Zhao | \$2,840.04 | | Pablo Pirela | \$1,754.71 | | Herman Libman | \$1,378.82 | |
| Cristina Siman | \$2,791.11 | | Patricia Lee | \$1,745.82 | | Raul Duran | \$1,376.73 | \$134.88 |
| Daniel Potitechio | \$2,786.45 | | Dorcas Barrows | \$1,737.04 | \$152.62 | Matthew Wollfanger | \$1,374.94 | \$158.80 |
| Max Quasem | \$2,776.24 | | Robert Seeber | \$1,728.92 | \$282.88 | Vernelle Unrau | \$1,361.53 | |
| Scott Remmey | \$2,764.42 | | Bryan Johnson | \$1,725.91 | | Alfred Brenner | \$1,356.52 | |
| James Dattilo | \$2,746.49 | | Michael Rome | \$1,714.46 | \$198.00 | Richard Plummer | \$1,352.91 | \$94.32 |
| Mary Ann Gaelic | \$2,740.07 | \$223.54 | Lisa Roemer | \$1,704.34 | | Cesar Astralaga | \$1,349.52 | \$141.60 |
| Russell Morris | \$2,733.89 | | Matthew Bellamy | \$1,702.13 | | Willie Hayden | \$1,338.38 | |
| Arkadi Nulman | \$2,695.71 | | Richard Delangis | \$1,699.93 | | Andrew Limoli | \$1,336.46 | \$124.02 |
| Douglas Zigby | \$2,574.71 | | Innocent Okeke | \$1,687.88 | \$144.00 | Kobie Samuels | \$1,335.43 | |
| Anastasiya Fedosova | \$2,574.12 | \$278.40 | Jarred Starman | \$1,666.97 | | Jeff Spanaus | \$1,318.14 | |
| Karen McQuoid | \$2,571.78 | \$219.74 | Terrence Adams | \$1,665.74 | | Stefan Johannsson | \$1,316.27 | \$139.04 |
| Olaf Johnson | \$2,527.10 | \$637.74 | Bryant Jackson | \$1,664.02 | | Darron Hill | \$1,313.09 | |
| Darren Wakefield | \$2,515.23 | \$200.53 | Roland Fletcher | \$1,658.92 | | Dyan Gonzales | \$1,312.11 | |
| David Thornton | \$2,513.28 | | Grady Richards | \$1,622.96 | | Stephen Maloney | \$1,310.78 | |
| Marlon Underwood | \$2,506.99 | \$128.48 | James Larkin | \$1,618.88 | | Eli McKenzie | \$1,302.11 | |
| Michael Lau | \$2,490.09 | \$171.62 | Kirk Kupsky | \$1,611.96 | | Leo Porter | \$1,299.59 | \$151.73 |
| Daniel Pavak | \$2,479.11 | | Kimroy Lewis | \$1,606.63 | \$128.38 | Harpreet Gujral | \$1,297.14 | |
| Ed Olfert | \$2,442.41 | \$299.78 | Christopher Cummings | \$1,601.67 | | Lorena Barniere | \$1,285.61 | |
| Bryan Johnson | \$2,406.76 | \$121.20 | Sarah Kocinski | \$1,570.80 | | Justin Germany | \$1,279.45 | \$234.30 |
| Joseph Coarsey | \$2,386.00 | \$235.98 | Farrak Klink | \$1,560.88 | \$133.43 | David Garrett | \$1,276.88 | |
| David Mah | \$2,367.79 | | Joanne Marks | \$1,560.78 | | Chris Rose | \$1,275.13 | \$121.80 |
| Bret Fels | \$2,367.69 | | Lawrence Liggett | \$1,560.45 | \$159.44 | William Gordon | \$1,273.54 | |
| Paul Vojtek | \$2,337.35 | \$159.89 | Robert Harris | \$1,560.19 | | Joey Kennedy | \$1,271.95 | |
| Mike Defazio | \$2,317.12 | | Robert Morton | \$1,558.53 | | George Noujaim | \$1,257.58 | |
| Matthew Hogan | \$2,290.18 | \$256.49 | Christy Starr | \$1,555.43 | \$153.92 | Robert Duncan | \$1,254.27 | \$124.48 |
| Lyall Friedline | \$2,277.33 | \$200.72 | David Ackerman | \$1,553.40 | | Andrew Fike | \$1,241.78 | |
| Nadia King | \$2,268.96 | | Steven Sequeira | \$1,551.69 | \$210.40 | Donald Wold | \$1,235.91 | |
| David Solomonov | \$2,239.26 | | Eric Tuttobene | \$1,549.92 | \$228.76 | Edward Kirschenbaum | \$1,228.19 | |
| Kevin Surlis | \$2,233.96 | | Richard Koschakly | \$1,546.20 | | Kobina Sekyi | \$1,224.94 | |
| Keith Zabrocki | \$2,219.36 | | Stephen Poye | \$1,540.05 | \$134.28 | Larry Malitz | \$1,224.82 | |
| Yvonne Hernandez | \$2,208.62 | | Valerie Simpson | \$1,539.25 | \$149.40 | Carl Boldon | \$1,222.26 | |
| Gregory Siard | \$2,190.35 | \$214.02 | Richard Baile | \$1,529.24 | \$112.32 | Ira Fisk | \$1,221.39 | \$122.27 |
| Upinder Bhinder | \$2,169.27 | \$140.13 | Zullikar Bhukera | \$1,521.91 | | Christopher Stephens | \$1,218.25 | |
| Michael Kolasa | \$2,159.57 | \$189.92 | Randolph Souliers | \$1,512.81 | | Michael Walsh | \$1,217.52 | |
| Demario Cooper | \$2,152.32 | | Krista Thieme | \$1,511.84 | \$161.76 | Robert Freitas | \$1,216.76 | |
| Brian Dorsey | \$2,143.59 | \$159.32 | Maria Esposito | \$1,510.24 | | David Hausman | \$1,216.34 | |
| Alex Blum | \$2,142.42 | | Wes Elder | \$1,508.14 | \$184.80 | Joaquin Santos | \$1,215.43 | |
| Fitzroy Jacobs | \$2,138.19 | \$132.48 | Claudia Ziegler | \$1,508.00 | \$94.74 | Joseph Johnson | \$1,214.37 | \$144.21 |
| Steven Strong | \$2,130.31 | \$237.96 | Nada Markovic | \$1,502.17 | | Eric Renteria | \$1,213.70 | |
| Gene Noury | \$2,125.90 | | Randy Clem | \$1,496.52 | | Muhammad Khan | \$1,211.92 | |
| Samson Adelofofi | \$2,114.70 | | Samuel Lasala | \$1,495.37 | \$139.32 | Samuel Cohen | \$1,210.81 | |
| Crystal Valentine | \$2,104.78 | | Daniel Phares | \$1,492.73 | \$204.16 | Claudia Rodriguez | \$1,210.51 | |
| Eric Labossiere | \$2,086.85 | \$212.81 | Robert Russo | \$1,490.30 | | Tracy Haden | \$1,208.39 | |
| Raquel Cherches | \$2,050.81 | \$272.87 | David Hamilton | \$1,487.81 | | Dan Rawn | \$1,207.79 | |
| Vincent Gore | \$2,031.97 | | James Schneider | \$1,487.05 | | Benjamin Mancillas | \$1,205.68 | |
| Dustin Baxter | \$2,030.71 | \$139.88 | Cynthia Wilhelmi | \$1,486.60 | | Ray Sharples | \$1,203.61 | |
| Mindy Guisewite | \$2,028.95 | \$193.52 | Larry Lozano | \$1,484.39 | | Richard Davis | \$1,195.51 | |
| Billy Mathis | \$2,015.08 | | Wedran Pipinic | \$1,483.43 | | Timothy Trimboli | \$1,171.53 | \$131.67 |
| Susanne Munro | \$2,012.01 | \$217.26 | Douglas Bauknecht | \$1,480.22 | | Francisco Ponce | \$1,126.13 | |
| Emily Kerr-Riess | \$1,999.23 | \$412.29 | Derrick Bates | \$1,477.78 | \$130.26 | Kevin Kidd | \$1,124.40 | \$130.19 |
| Andre Abramovich | \$1,963.22 | \$235.20 | John Thomas | \$1,476.84 | | Tungalag Nyamoahir | \$1,121.54 | \$108.88 |
| Anthony Mele | \$1,962.33 | \$251.52 | Hervelto Pereira | \$1,473.12 | | Diane Carrion | \$1,119.17 | |
| Joseph Moore | \$1,962.09 | \$158.31 | Peter Highburg | \$1,471.36 | | Matthew Helhorn | \$1,118.81 | \$97.35 |
| David Jackson | \$1,955.85 | \$178.38 | Timothy Gray | \$1,468.64 | | Dennis Lugonieves | \$1,116.88 | \$262.35 |
| Timothy Bettis | \$1,947.75 | | Rodney Ward | \$1,461.45 | | Guy Panno | \$1,113.61 | |
| Scott Primm | \$1,917.70 | \$139.82 | Asif Javaid | \$1,454.98 | | Lori Yeilding | \$1,107.54 | |
| Frank Silvera | \$1,915.20 | \$154.44 | John Bailey | \$1,441.34 | \$111.60 | Samuel Killeffer | \$1,101.79 | |
| Ramin Maghsoud | \$1,910.05 | \$592.64 | Anita Williams | \$1,440.69 | \$109.80 | Edward Johnson | \$1,088.68 | \$196.00 |
| Joshua Goodman | \$1,909.06 | \$173.25 | Rodney Husmann | \$1,436.52 | | Alfred O'Connor | \$1,080.09 | |
| Corey Neff | \$1,900.74 | | Tobias Jenkins | \$1,435.97 | | Jason Lassic | \$1,065.81 | |
| Arnold Iacoviello | \$1,899.29 | | Danny Mayorga | \$1,434.05 | | Concelor Davis | \$1,064.58 | |
| Ruben Soberanes | \$1,876.19 | | Robert Weir | \$1,429.91 | \$178.92 | Terry Sullivan | \$1,061.53 | |
| Kevin Haines | \$1,874.82 | \$165.87 | Edwin Flores | \$1,428.09 | | Alicia Sanchez | \$1,060.38 | |
| Christopher Fave | \$1,865.38 | \$187.60 | Scott Keeney | \$1,421.22 | \$127.50 | Kimberly Taylor | \$1,045.98 | |
| Douglas Stewart | \$1,859.62 | \$127.13 | John Maloney | \$1,420.32 | | Barry Stephens | \$1,045.55 | |

Retention Bonus

| QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H | QUALIFIER | BONUS | A&H |
|-----------------------|------------|----------|--------------------|----------|----------|-------------------|----------|---------|
| Rebecca Shandrow | \$1,045.39 | | William Kahl | \$646.53 | \$82.64 | James Endler | \$417.58 | |
| Erin Ziegler | \$1,041.72 | | Scott Lewis | \$645.33 | \$83.00 | Wayne Chabassol | \$417.27 | |
| Michael White | \$1,041.61 | | Samuel Polojac | \$644.70 | \$60.08 | Joshua Spacek | \$417.13 | |
| David Plichta | \$1,036.62 | | Jason Graves | \$643.51 | \$74.44 | Timothy Edge | \$415.44 | |
| Jeevan Dillon | \$1,034.34 | | Frank Bryant Sr | \$638.93 | | Kimberly York | \$415.35 | |
| David Clark | \$1,033.44 | | Eddie Hill | \$637.39 | | David Cook | \$415.33 | \$50.70 |
| Teresa Phillips | \$1,030.57 | | Leif Erickson | \$636.50 | \$63.64 | Cindy Burton | \$415.17 | |
| Donald Deacon | \$1,022.56 | | Chris Krahn | \$636.17 | | Steve Bowles | \$415.11 | |
| Richard Refano | \$1,013.41 | | John Buss | \$634.15 | | Kenneth Goldstein | \$414.24 | |
| Leandrew Alexander | \$1,009.43 | | Ryan Cunningham | \$632.66 | | Jeffrey Lowman | \$413.98 | |
| Catherine O'Leary | \$1,009.15 | | Joshua Hilley | \$632.54 | | Ngocbich Cao | \$412.10 | |
| Luke Squires | \$1,008.58 | \$111.05 | Kenneth Mazik | \$630.93 | | Charles Yalembrun | \$410.38 | |
| Jenny Yenser | \$1,004.80 | | Tamara Meyers | \$630.10 | | Nadia Kelly | \$407.97 | |
| Maxine Moody | \$1,003.08 | | Vincent Terrie | \$629.79 | | Valerie Michael | \$405.89 | |
| Harjeet Rana | \$1,001.79 | | Devin Phillips | \$626.47 | | Jay Gilchrist | \$405.80 | |
| Angel Knight | \$1,000.60 | | Dale Lewis | \$626.28 | | Robert Moore | \$404.68 | |
| Peter Lauwerier | \$999.60 | | Rhonda Scott | \$624.40 | | Ronald Taulbee | \$404.22 | |
| Amit Dhingra | \$997.66 | | John Hentschel | \$621.39 | | Tony Nogen | \$403.24 | |
| Robert Drapper | \$996.77 | | Ricardo Villasenor | \$618.20 | | Hal Miller | \$400.95 | |
| Lau Minid Xongmixay | \$995.20 | | Jessica Schramm | \$617.97 | | Bonnie Patton | \$400.80 | |
| Michael Nowak | \$994.09 | \$123.92 | Jon Weidling | \$616.93 | | Jessie Lawrence | \$400.39 | |
| John Rhodes | \$980.74 | | Monet Wilson | \$615.79 | | Tahir Bradley | \$399.82 | |
| William Marvin | \$977.54 | \$78.95 | Lawrence Gitonga | \$614.37 | | Daniel Gourley | \$399.03 | |
| Dennis Pochron | \$974.97 | | Robert Long | \$609.77 | | Jean Arndt | \$398.05 | |
| Shirley Kiripatea | \$960.08 | \$153.45 | Lily Tchen | \$609.61 | | Matthew Felter | \$398.04 | |
| Shawn Richmond | \$956.33 | \$83.30 | Hetal Patel | \$608.11 | | Jeffrey Houck | \$397.86 | |
| Yulonda Burris | \$949.84 | \$83.25 | Paul Weinzimmer | \$607.12 | | Michelle Vega | \$397.71 | |
| Todd Kuen | \$945.02 | | Sean Shields | \$606.24 | | Arthur Wong | \$397.35 | |
| Timothy Clark | \$933.87 | | Donald McMillan | \$603.67 | | Corey Tronchin | \$396.85 | |
| Michael Barrett | \$933.02 | | Laura Monteiro | \$596.59 | | Jammie Deal | \$396.40 | |
| Frank Sommers | \$932.67 | \$135.36 | Gerald Hayes | \$596.58 | | James McCarter | \$395.87 | |
| Tracy Tenholder | \$931.25 | \$117.65 | Maria Dearaujo | \$593.99 | | Lionel Adams | \$395.56 | |
| Tammy Ingram | \$928.66 | \$75.05 | Gabriel Hernandez | \$592.75 | | Bridget Rose | \$395.42 | |
| Joseph Baughn | \$908.31 | \$88.70 | Michael Allen | \$587.59 | | Reymundo Martinez | \$394.91 | |
| Gary Greer | \$907.21 | \$84.90 | Peter Kim | \$587.44 | | Cathy Hoffman | \$394.50 | |
| Steven Salisbury | \$899.20 | | Ronald Raphael | \$586.51 | | Peter Luckhurst | \$393.32 | |
| Chris Martell | \$898.96 | | Paul Mahoney | \$582.91 | | Peony Sojat | \$391.99 | |
| Karl Schuckert | \$897.16 | | Lindsey Bindel | \$580.43 | | James Ford | \$391.66 | |
| Nathan Wright | \$896.18 | \$75.85 | Kelly Berg | \$580.42 | | Ronald Hartwell | \$391.43 | |
| Alla Alexander | \$893.74 | | David Vinci | \$579.62 | | Aaron Huff | \$390.22 | |
| Robert Brannan | \$892.67 | | Joshua Caris | \$579.33 | | William Coury | \$389.98 | |
| Thomas Holstein | \$890.84 | | Timothy Simmons | \$578.97 | | Michael Forrest | \$389.72 | |
| Roberta Howard | \$883.03 | \$81.90 | Richard Garcia | \$576.18 | | Samuel Chong | \$389.69 | |
| Noe Gonzales | \$880.76 | | Aaron Webb | \$576.14 | | Russell Breaux | \$388.33 | |
| Jennifer Baron | \$873.90 | | William Boschert | \$576.04 | | Dana Turner | \$388.28 | |
| Frank Bryant Jr. | \$867.22 | | Francois Fortier | \$575.16 | | Gordon Roschko | \$388.19 | |
| Kevin Wardall | \$865.34 | | Juanita Shephard | \$574.18 | | Mark Matthews | \$386.23 | |
| Reginald Parker | \$855.82 | | Randy Downs | \$572.46 | | Melvin Chua | \$381.92 | |
| Clayton Frost | \$850.70 | | Zachary Frail | \$568.60 | | Bryant Macdonald | \$381.52 | |
| Jennifer Gilbert | \$850.39 | | John Frammigen | \$568.20 | | Rebekah Daniels | \$380.49 | |
| Steven Engrav | \$849.34 | | Michelle Workman | \$566.44 | | Virgil Anderson | \$379.02 | |
| Andrew Dudgeon | \$846.88 | | Godley Yarghese | \$562.37 | | Loan Dinh | \$378.60 | |
| Lawrence Tenamore | \$845.58 | | Marta Reddersen | \$562.09 | | Vincent Greco | \$376.56 | |
| Jason Lauser | \$844.96 | | Joseph Burgholzer | \$561.37 | | Anthony Carleo | \$375.78 | |
| Douglas Martin | \$833.64 | | Kassam Karim | \$561.11 | | Barry Wood | \$375.11 | |
| Bridget Driscoll-Hunt | \$830.20 | | Steven Mott | \$560.42 | | Michael Drake | \$375.02 | |
| Dorian Kirkpatrick | \$828.84 | | Chad Cannella | \$560.04 | | Miguel Morales | \$372.15 | |
| Desheila Hargrove | \$827.51 | | Joyce Dacklin | \$554.78 | \$180.33 | Jason Johnson | \$370.86 | |
| Andrew Gillette | \$823.64 | | Andrew Torres | \$552.78 | | Marion Jones | \$370.60 | |
| Jason Jerrick | \$820.73 | | Benjamin VanFossen | \$520.91 | | Courtney Jones | \$370.17 | |
| Roderick Johnson | \$815.51 | | Napoleon Dsouza | \$499.73 | | Rodger Forster | \$370.16 | |
| Amanda Mlinaz | \$812.56 | | Milton Miller | \$499.11 | \$130.83 | Kenneth Dichiarra | \$369.02 | |
| Francis Tolentino | \$803.57 | | Scott Shields | \$475.63 | \$58.08 | Mark McLaughlin | \$367.74 | |
| Christian Lodde | \$801.20 | | Aaron James | \$468.21 | \$104.85 | Andrew Manchon | \$366.17 | |
| Ronald Trombetta | \$756.95 | \$84.78 | Joseph Martins | \$467.08 | \$93.69 | Dennis Cedeno | \$365.86 | |
| James Osio | \$735.06 | \$87.66 | Lee Diagostino | \$465.45 | \$59.79 | Sean White | \$365.65 | |
| Patrick Mazerolle | \$732.57 | \$112.04 | John Reason | \$460.54 | \$64.62 | Chris Schuckman | \$363.81 | |
| Donald Fletcher | \$716.46 | \$83.88 | Preston Foster | \$457.44 | \$90.00 | Darvin Zuch | \$363.72 | |
| Jay Meyer | \$711.38 | \$130.96 | Elizabeth Teller | \$455.09 | \$59.97 | Steven Perilla | \$363.45 | |
| Todd Sullivan | \$705.45 | \$70.32 | Luther Chau | \$453.54 | \$82.35 | Robert Levin | \$363.32 | |
| Jebadiah Kilmer | \$700.75 | \$82.40 | Kathleen Wade | \$452.88 | \$53.52 | Yvonne Brown | \$362.37 | |
| Angelo Diciaccio | \$690.52 | \$74.00 | Garry Minaker | \$452.43 | \$49.89 | Brett Maves | \$361.79 | |
| William Fitzwater | \$687.35 | \$90.60 | Jonathan Dunn | \$451.37 | \$57.81 | Wayne Boyd | \$361.53 | |
| Marko Vujadin | \$680.76 | \$96.16 | Ryan Mattern | \$446.29 | \$46.83 | Zachary Hodgson | \$361.51 | |
| Johnetta Woods | \$678.16 | \$98.16 | Bonnie Lawson | \$441.49 | \$65.01 | John Toomer | \$360.46 | |
| Thomas Hall | \$674.25 | \$82.40 | Francesca Prantil | \$441.41 | \$48.90 | | | |
| James Adams | \$673.74 | \$63.44 | Norman Reitz | \$441.34 | \$64.26 | | | |
| Kristin Wall | \$665.83 | \$73.52 | Eddy Metidieri | \$437.38 | \$50.04 | | | |
| Nicholas Bromhal | \$664.80 | | David Finken | \$436.60 | \$66.18 | | | |
| Susan Beavens | \$658.38 | \$92.64 | James Tipton | \$435.13 | \$66.39 | | | |
| Julia Scenna | \$658.34 | \$88.28 | Benjamin Heinen | \$434.00 | \$54.27 | | | |
| Beerly Bruno | \$653.51 | \$75.88 | Dave Heisley | \$429.67 | \$50.91 | | | |
| Todd Lotter | \$649.20 | \$80.20 | Michael McGinnis | \$419.18 | \$47.97 | | | |

Total Bonus Paid Out
\$592,737.19
Total A&H
\$23,704.71